

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK
One Bowling Green
New York, NY 10004-1408

IN RE: Charles Pitts

CASE NO.: 03-11021-rdd

Social Security/Taxpayer ID/Employer ID/Other Nos.: CHAPTER: 7
xxx-xx-6857

DISCHARGE OF DEBTOR
ORDER OF FINAL DECREE

A petition under chapter 7 of title 11, United States Code was filed by or against the Debtor(s) on 10/7/05 ; an order converting the case was entered under chapter 7; no order denying a discharge has been granted. The Debtor's estate has been fully administered.

IT IS ORDERED THAT:

1. The Debtor is released from all dischargeable debts.
2. Any judgment not obtained in this court is null and void as to the personal liability of the Debtor(s) regarding the following:
 - (a) debts dischargeable under 11 U.S.C. § 523(a);
 - (b) debts alleged to be excepted from discharge under 11 U.S.C. § 523(a)(2),(4),(6) or (15) unless determined by this court to be nondischargeable;
 - (c) debts determined by this court to be discharged.
3. All creditors whose debts are discharged by this order or whose judgments are declared null and void in 2 above, are enjoined from instituting or continuing any action, employing any process or engaging in any act to collect such debts as personal liabilities of the Debtor(s).
4. John S. Pereira is discharged as the Trustee of the Debtor's estate and the bond is cancelled. The chapter 7 case of the Debtor(s) is closed.

Dated: 8/12/08

Robert D. Drain, Bankruptcy Judge

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0208-1
Case: 03-11021

User: mlopez
Form ID: 155

Page 1 of 1
Total Served: 15

Date Rcvd: Aug 12, 2008

The following entities were served by first class mail on Aug 14, 2008.

db	+Charles Pitts,	218 Madison Avenue,	New York, NY 10016-3466
smg	N.Y. State Unemployment Insurance Fund,	P.O. Box 551,	Albany, NY 12201-0551
smg	New York City Dept. Of Finance,	345 Adams Street, 3rd Floor,	
	Attn: Legal Affairs - Devora Cohn,	Brooklyn, NY 11201-3719	
smg	New York State Tax Commission,	Bankruptcy/Special Procedures Section,	P.O. Box 5300,
	Albany, NY 12205-0300		
smg	United States Attorney,	One St. Andrew's Plaza,	Claims Unit - Room 417,
	New York, NY 10007-1701		
ust	+United States Trustee,	33 Whitehall Street,	21st Floor, New York, NY 10004-2122
3067549	First Sun America,	Service Center,	POB 19074, Greenville, SC, 29602-9074
3067550	Internal Revenue Service,	Holtsville,	New York, 00501-0002
3086267	NYS DEPARTMENT OF TAXATION AND FINANCE,	BANKRUPTCY SECTION,	P.O. BOX 5300,
	ALBANY, NY 12205-0300		
3067551	New York City Department of Finance,	POB 2127,	New York NY, 10272-2127
3067546	+New York State Department of Taxation and Finance,	Tax Compliance Division,	
	W. A. Harriman State Office Bldg Campus,	Albany, NY 12227-0001,	12227

The following entities were served by electronic transmission on Aug 12, 2008.

3153708	+EDI: CAPITALONE.COM Aug 12 2008 17:38:00	CAPITAL ONE BANK,	P.O. BOX 85167,
	RICHMOND, VA 23285-5167		
3067548	+EDI: CAPITALONE.COM Aug 12 2008 17:38:00	Capital One Bank,	Capital One Services,
	POB 85147, Richmond, VA 23276-0001,	23276	
3100402	EDI: IRS.COM Aug 12 2008 17:38:00	DEPARTMENT OF THE TREASURY,	INTERNAL REVENUE SERVICE,
	IRS INSOLVENCY GROUP 4,	290 BROADWAY,	STOP 5TH FLR, NEW YORK, NY 10007
3067547	EDI: IRS.COM Aug 12 2008 17:38:00	Internal Revenue Service,	General Appeals Programs,
	Appeals Office,	290 Broadway-11th Floor,	New York, NY, 10007

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

unk	Clerk's Office of the U.S. Bankruptcy Court
unk	Hudson Reporting Video
cr	New York State Department Of Taxation And Finance
unk	Rand Transcript Service, Inc.
cr	United States of America, Internal Revenue Service
3067545	Internal Revenue Service, Holtsville

TOTALS: 6, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2008

Signature:

